

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Thomas Glaister Jr.**  
**Ronnette Glaister**  
Debtor(s)

Bankruptcy Case No.: 17-10948-TPA  
Per November 13, 2018 Proceeding  
Chapter: 13  
Docket No.: 59 – 11, 53  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 5, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Wells Fargo (Claim No. 1) .
- ☒ H. Additional Terms: The secured claim of the following Creditor shall govern as to claim amount, to be paid at the modified plan terms: Regency Finance Company (Claim No. 2).

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: November 19, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Thomas Glaister, Jr.  
 Ronnette Glaister  
 Debtors

Case No. 17-10948-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
 Form ID: 149

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 Total Noticed: 29

Date Rcvd: Nov 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2018.

db/jdb +Thomas Glaister, Jr., Ronnette Glaister, 2317 Mercer West Middlesex Road,  
 West Middlesex, PA 16159-3211  
 cr +Wilmington Trust, National Association, not in its, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853  
 cr +Wilmington Trust, National Association, not in its, Fay Servicing, LLC,  
 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357  
 14690384 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 14690386 +Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927  
 14707176 Express Cash Advance, 50 S Irvine Ave, Brookfield, OH 44403  
 14690390 +Fnb Cons Disc Co, 41a Hadley Rd, Greenville, PA 16125-1239  
 14707179 +Mercer County Communit, 428 N Sharpsville Ave, Sharon, PA 16146-2120  
 14690391 +Mercer County Community FCU, 559 N. Hermitage Road, Hermitage, PA 16148-3227  
 14707180 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,  
 COLUMBUS OH 43215-2410  
 (address filed with court: Nationwide Insurance, 1 Nationwide Plaza, Columbus, OH 43215)  
 14729538 +Northwest Bank, PO Box 337, Warren PA 16365-0337  
 14707181 +Northwest Consumer Discount, 3879 E State St, Hermitage, PA 16148-3452  
 14690392 +Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400,  
 Philadelphia, PA 19103-1814  
 14728820 +Regency Finance Company, 41-A Hadley Road, P.O. Box 152, Greenville, PA 16125-0152  
 14779194 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14783386 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14690394 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,  
 Frederick, MD 21701)  
 14722264 Wells Fargo USA Holdings Inc., as Trustee, c/o Wells Fargo Bank, N.A., as Servicer,  
 Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 14792700 +Wilmington Trust, National Association,, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150,  
 Carrollton, TX 75006-3357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14707170 +E-mail/Text: cashamerica@nuvox.net Nov 20 2018 03:06:11 Cashland, 906 S Irvine Ave,  
 Masury, OH 44438-1263  
 14690385 +E-mail/Text: bankruptcy@jdbyrider.com Nov 20 2018 03:07:21 Cnac - In101,  
 12802 Hamilton Crossing, Carmel, IN 46032-5424  
 14690387 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 20 2018 03:07:19 Credit Coll,  
 Po Box 607, Norwood, MA 02062-0607  
 14690388 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 20 2018 03:07:19  
 Credit Control Service, Po Box 607, Norwood, MA 02062-0607  
 14690389 +E-mail/Text: abovay@creditmanagementcompany.com Nov 20 2018 03:06:54 Credit Management Co,  
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14707177 +Fax: 864-336-7400 Nov 20 2018 03:39:13 First American Loans, 854 S Irvine Ave,  
 Masury, OH 44438-1259  
 14769804 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 20 2018 03:06:36 Penn Power,  
 5001 NASA Blvd, Fairmont WV 26554-8248  
 14707182 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 20 2018 03:06:36 Penn Power, PO Box 3687,  
 Akron, OH 44309-3687  
 14690393 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 20 2018 03:05:41  
 Verizon, Po Box 650584, Dallas, TX 75265-0584  
 14745947 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 20 2018 03:27:23 Verizon,  
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wells Fargo USA Holdings Inc.  
 cr Wilmington Trust, National Association  
 cr Wilmington Trust, National Association, not in its  
 14707169\* +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 14707171\* +Cnac - In101, 12802 Hamilton Crossing, Carmel, IN 46032-5424  
 14707172\* +Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927  
 14707173\* +Credit Coll, Po Box 607, Norwood, MA 02062-0607  
 14707174\* +Credit Control Service, Po Box 607, Norwood, MA 02062-0607  
 14707175\* +Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14707178\* +Fnb Cons Disc Co, 41a Hadley Rd, Greenville, PA 16125-1239  
 14707183\* +Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400,  
 Philadelphia, PA 19103-1814  
 14707184\* +Verizon, Po Box 650584, Dallas, TX 75265-0584  
 14707185\* ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,  
 Frederick, MD 21701)

TOTALS: 3, \* 10, ## 0

District/off: 0315-1

User: jmar  
Form ID: 149

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Nov 19, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 bkgroup@kmlawgroup.com  
Jerome B. Blank on behalf of Creditor Wells Fargo USA Holdings Inc. pawb@fedphe.com  
Karina Velter on behalf of Creditor Wilmington Trust, National Association  
amps@manleydeas.com  
Kevin M BATTERY on behalf of Creditor Wilmington Trust, National Association, not in its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1 kbattery@rascrane.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Thomas Glaister, Jr. ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Ronnette Glaister ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8